



State of Louisiana
DIVISION OF ADMINISTRATION

OFFICE OF STATE UNIFORM PAYROLL

M. J. AMIKE® FOSTER, JR.
GOVERNOR

MARK C. DRENNEN
COMMISSIONER OF ADMINISTRATION

May 23, 2001

OFFICE OF STATE UNIFORM PAYROLL MEMORANDUM #2001-62

TO: All ISIS HR Agencies

FROM: Ronald S. Mitchell
Director

SUBJECT: Amending Memorandum #2001-60 on Miscellaneous Insurance Products

On May 17, 2001, agencies were notified by OSUP Memorandum #2001-60 that the Division of Administration had decided to "grandfather" the products that were below the 1000 Participation Level to prevent employees from possibly losing insurance coverage. Due to Legislative action, the required product participation level of 1000 participants that was published in the Louisiana Register on May 20, 2000, has been suspended. **Therefore, the following products listed below can continue to be solicited by the vendors:**

Vendor	Deduction Code	Product Name
American Heritage	MSA PA*/NA* 25	Cancer
American Heritage	MSA NN* 27	Accident
American Heritage	MSA NP* 22	Disability Income
American Heritage	MSA NRz 31	Term Life
American Heritage	MSA NSz 32	Universal Life
American Income	MSB NM* 25	Cancer
American Income	MSB NN* 26	Health
American Income	MSB NPz 37	Dependent Life (rider)
American Income	MSB NRz 34	Term Life (rider)
American Income	MSB NSz 31	Whole Life
Conseco	MSC NT* 27	Accident
Conseco	MSC NP* 81	Accident/C-V
Conseco	MSC NS* 84	Hosp Ind/C-V
Conseco	MSC NZ* 99	*Grandfather*
Loyal American	MSF NPz 34	Ordinary Life
Protective Life	MSH NM* 80	Cancer
Protective Life	MSH NNz 29	Disability
Protective Life	MSH NPz 31	Whole Life
Protective Life	MSH NRz 30	Term Life
Protective Life	MSH NSz 32	Universal Life
American Family Life	MSI PC*/NC* 21	Hospital Indemnity
American Family Life	MSI NV* 81	Acc/Disab
American Family Life	MSI NSz 38	LifeCare, Adv, Ord
American Family Life	MSI NTz 29	Conval Care
American Family Life	MSI NUz 29	Medicare Supp
American Public Life	MSJ PA*/NA* 25	Cancer
American Public Life	MSJ PB*/NB* 20	Intensive Care
American Public Life	MSJ NM* 27	Accident
American Public Life	MSJ NRz 30	Group Term Life

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American Public Life	MSJ NSz 31	Whole Life
Colonial Life & Accident	MSK PB*/NB* 78	Intensive Care
Colonial Life & Accident	MSK PD*/ND* 76	Hosp. Income
Colonial Life & Accident	MSK NSz 77	Whole Life
Life Investors of America	MSL PC*/NC* 16	Heart
Life Investors of America	MSL NP* 82	Heart C/V
Life Investors of America	MSL NRz 30	Life
New York Life	MSN NMz 22	Disability
New York Life	MSN NPz 32	Universal Life
New York Life	MSN NSz 30	Term
Professional	MSP NM* 25	Cancer
Professional	MSP PB*/NB* 21	Hospital Income
Professional	MSP NN* 27	Accident
Professional	MSP NRz 34	Term Life
Professional	MSP NSz 30	Term
Professional	MSP NTz 32	Whole Life
Group Benefits	MSYG NM* 50	Universal Life

Agencies must not follow the special unsolicited instructions that were outlined in Memorandum #2001-60. Agencies who have started entering new deductions to replace a product that was scheduled to be removed will **still** need to contact the employee to determine if they want to make a change or if they want to continue with their **original** product.

Attached is a **new memorandum** to be sent out to all employees, which lists all Miscellaneous Insurance products eligible for payroll deductions and informs employees to disregard the previous memorandum sent out by agencies on "grandfathered" and removed products. The previous employee notification memorandum was sent to agencies for distribution to employees with our Memorandum #2001-60. Additionally, vendors affected will be notified that they can continue to solicit their products and the SED-4 forms will not have to be revised to remove the "grandfathered" products.

Attached is an updated Alpha Listing by Company Code (VC-01) and a Vendor/Coordinator listing of Products (VC-02) that includes products previously removed due to the 1000 participation level requirement.

If you have any questions, please contact a member of the Benefits Administration Unit at (225):

Paula Rotolo	342-5357	Christi Sanchez	342-5345
Penny Jones	342-5354	Ralph Noland	342-5377

RSM:PAR/kmb

Attachments:

[New Memo to Employees](#)[New Alpha Listing by Company Code \(VC-01\)](#)[New Vendor/Coordinator Listing \(VC-02\)](#)



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May 23, 2001

MEMORANDUM

TO: All State Employees

FROM: The Office of State Uniform Payroll

SUBJECT: Miscellaneous Insurance Products/Vendors Approved

This memorandum is to notify all state employees of all miscellaneous insurance products that have been approved for payroll deduction for the 2001 – 2002 plan year. Previous memoranda that may have been sent concerning miscellaneous insurance products being “grandfathered” and removed from payroll deductions are to be **disregarded**. If you have made changes to your current deductions due to notices about products being removed from payroll deduction, contact your Employee Administration Unit for instructions. Products that were previously eligible for the Flexible Benefits Plan (marked ‘**Flex**’) will continue to be eligible for the Flexible Benefits Plan. Premiums will continue to be deducted through payroll for those employees who currently have a deduction for these products as well as any employees set up for a new deduction.

Miscellaneous Vendors/Products Approved for Payroll Deduction:

Vendor/Product	Vendor/Product	Vendor/Product
American Heritage/Cancer Flex	Guaranty Income/Univ Life	Colonial/Whole Life
American Heritage/Accident	Protective Life/Cancer	Life Investors/Cancer Flex
American Heritage/Disability Inc	Protective Life/Disability	Life Investors/Heart Flex
American Heritage/Term Life	Protective Life/Whole Life	Life Investors/ICU Flex
American Heritage/Universal Life	Protective Life/Term Life	Life Investors/Cancer Cash Val
American Income/Cancer	Protective Life/Universal Life	Life Investors/Heart Cash Value
American Income/Health	American Family/Cancer Flex	Life Investors/ICU Cash Value
American Income/Dependent Life	American Family/ICU Flex	Life Investors/Accident
American Income/Term Life	American Family/Hosp Ind Flex	Life Investors/Accident Cash Val
American Income/Whole Life	American Family/LifeCare, Adv	Life Investors/Life
Conseco/Cancer Flex	American Family/Conval Care	New York Life/Disability
Conseco/ICU Flex	American Family/Accid & Disab	New York Life/Whole Life
Conseco/HeartCare Flex	American Family/Medicare Supp	New York Life/Universal Life
Conseco/Cancer Cash Value	American Public/Cancer Flex	New York Life/Term
Conseco/ICU Cash Value	American Public/ICU Flex	Professional/Hospital Inc Flex
Conseco/HeartCare Cash Value	Amer. Public/DentaCare I Flex	Professional/Cancer
Conseco/Accident	Amer. Public/DentaCare II Flex	Professional/Accident
Conseco/Accident Cash Value	American Public/Accident	Professional/Term Life
Conseco/Hospital Ind Cash Value	American Public/Term Life	Professional/Term
Conseco/*Grandfather*	American Public/Whole Life	Professional/Whole Life
Starmount/Pref Dental Flex	Colonial/Cancer Flex	Prepaid Legal/Pre-Paid Legal
Guaranty Assurance/DINA Flex	Colonial/ICU Flex	MSofA DentAll/Dental, Eye, Rx Flex
Loyal American/Universal Life	Colonial/Hospital Income Flex	Group Benefits/Universal Life
Loyal American/Ordinary Life	Colonial/Disability & Accident	
Guaranty Income/Q-Dent Flex	Colonial/Life	

MISCELLANEOUS DEDUCTIONS
ALPHA LISTING BY COMPANY CODE
FISCAL YEAR 2001-2002

MSA CP F/A+ American Heritage Life Insurance Co. 1776 American Heritage Life Dr. Jacksonville, FL 32224 J. Craig Hensley (504) 466-3337	MSB Non CP F/A American Income Life Insurance Co. PO Box 2608 Waco, TX 76797 Darlene Cunningham (254) 751-8600	MSC CP F/A Conseco Health Insurance Inc. 11825 N. Pennsylvania Street Carmel, Indiana 46082-4930 Gloria Tutt (225) 769-0500
MSD CP D/B+ Starmount Life Insurance Company PO Drawer 14389 Baton Rouge, LA 70898-4389 Erich Sternberg (225) 926-2888 ext. 173	MSE CP D/- Guaranty Assurance Co PO Box 40017 Baton Rouge, LA 70835-0017 Delina Schexnayder (225) 291-3172	MSF Non CP F/A Loyal American Life Insurance Co. PO Box 5418 Cincinnati, OH 45201-5418 Cathy Newbold (800) 633-6752 ext.11155
MSG CP D/B+ Guaranty Income Life Insurance Co. PO Box 2231 Baton Rouge, LA 70821 Sherry Ducote (225) 383-0355	MSH Non CP F/A+ Protective Life Insurance Co. PO Box 12687 Birmingham, AL 35202 Debra Lawson (800) 866-9933	MSI CP F/A+ American Family Life Assurance Co. 1932 Wynnton Road Columbus, GA 31999 Michelle Faircloth (877) 235-2272
MSJ CP F/B++ American Public Life Insurance Co. PO Box 925 Jackson, MS 39205-0925 Doug Johnson (601) 936-3218	MSK CP F/A+ Colonial Life & Accident Insurance Co. PO Box 1365 Columbia, SC 29202 Chuck Byrd (800) 845-7330 ext. 5978	MSL CP F/A Life Investors Insurance of America 4333 Edgewood Road NE Cedar Rapids, IA 52499 Jim Lites (800) 400-3042 ext. 134
MSN Non CP F/A++ New York Life Insurance Company 51 Madison Avenue New York, NY 10010 Stephen Goldsmith (952) 884-4041	MSP CP F/A Professional Insurance Company P O Box 130015 Raleigh, NC 27605-1015 Tonya M Oliver (800) 730-6487 ext 8271	MSQ Non CP N/ILOC Prepaid Legal Services PO Box 145 Ada, OK 74820 Mark Riches (931) 537-2230
MSS CP N/ILOC MS of A Dent-All Plan, Inc. PO Box 1418 Tomball, TX 77377-1418 Barbara Auge (800) 999-5842	MSYG Non CP -/- State Employees Group Benefits PO Box 44036 Baton Rouge, LA 70804 Ray Harrison (225) 925-3739	

MSX = UPS Vendor for the specific company
CP or Non CP = Indicates whether company has products participating in the cafeteria plan
x1/x2 = x1= **D**-domestic insurance, **F**-foreign insurance, or **N**-non insurance
x2= Insurance Vendors - A.M. Best current rating- **A+**, **A**, **B+**, **B**, etc.
Or Non-insurance vendors - **CD**-Certificate of Deposit or **ILOC**-Irrevocable letter of credit

Home address of company

Name and phone number of designated coordinator

NOTE: Codes assigned EACH AUTHORIZED PRODUCT are listed on form VC-02 (05/01)

Code Product Code	Vendor Product Description	Product Code	Best Rating/Cafe Indicator Product Description	Coordinator Address/Phone
MSA	American Heritage Life Insurance Co.		F/A+ / CP	J. Craig Hensley 2400 Veterans Blvd, Suite 235 Kenner, LA 70062 (504) 466-3337 (504) 466-1441 (FAX)
PA*/NA* 25 NP* 22 NSz 32	Cancer Dis Income Universal Life	NN* 27 NRz 31	Accident Term Life	
MSB	American Income Life Insurance Co.		F/A / Non CP	Darlene Cunningham 1200 Wooded Acres Waco, TX 76710 (254) 751-8600 (254) 751-8637 (FAX)
NM* 25 NPz 37 NSz 31	Cancer Dependent Life (Rider) Whole Life	NN* 26 NRz 34	Health Term Life (Rider)	
MSC	Conseco Health Insurance Inc.		F/A / CP	Gloria Tutt Post Office Box 83360 Baton Rouge, LA 70884 (225) 769-0500 (225) 769-0160 (FAX)
PA*/NA* 25 PB*/NB* 20 NT* 27 PD*/ND* 16 NS* 84	Cancer Intensive Care Accident HeartCare Hosp Ind/C-V	NM* 80 NN* 83 NP* 81 NR* 82 NZ* 99	Cancer/C-V Intensive Care/C-V Accident/C-V HeartCare/C-V *Grandfather*	
MSD	Starmount Life Insurance Company		D/B+ / CP	Erich Sternberg PO Drawer 14389 Baton Rouge, LA 70898-4389 (225) 926-2888 ext. 173 (225) 926-6292 (FAX)
PA*/NA* 17	Preferred Dental			
MSE	Guaranty Assurance Co		D/- / CP	Delina Schexnayder 11969 Bricksome Ave, Suite A Baton Rouge, LA 70816 (225) 291-3172 (225) 292-3075 (FAX)
PA*/NA* 23	DINA Pref			
MSF	Loyal American Life Insurance Co.		F/A / Non CP	Cathy Newbold PO Box 5418 Cincinnati, OH 45201-5418 (800) 633-6752 ext.11155 (513) 412-1172 (FAX)
NMz 32 NPz 34	Universal Life Ordinary Life			
MSG	Guaranty Income Life Insurance Co.		D/B+ / CP	Sherry Ducote PO Box 2231 Baton Rouge, LA 70821 (225) 383-0355 (225) 343-0047 (FAX)
PA*/NA* 23	Q-Dent Dental Plan	NMz 32	Universal Life	
MSH	Protective Life Insurance Co.		F/A+ / Non CP	Debra Lawson PO Box 12687 Birmingham, AL 35303-6687 (800) 866-9933 (205) 868-3402 (FAX)
NM* 80 NPz 31 NSz 32	Cancer Whole Life Universal Life	NNz 29 NRz 30	Disability Term Life	
MSI	American Family Life Assurance Co.		F/A+ / CP	Michelle Faircloth 1932 Wynnnton Road Columbus, GA 31999 (877) 235-2272 (706) 660-7539 (FAX)
PA*/NA* 25 PC*/NC* 21 NSz 38 NUz 29	Cancer Hospital Indemnity LifeCare, Adv, Ord Medicare Supp	PB*/NB* 20 NV* 81 NTz 29	Intensive Care Acc/Disab Convalescent Care	

Product codes followed by an "*" must be used for system entry.
Product codes followed by a "z" must be entered as **NZ**.

Code Product Code	Vendor Product Description	Product Code	Best Rating/Cafe Indicator Product Description	Coordinator Address/Phone
MSJ	American Public Life Insurance Co.		F/B++ / CP	Doug Johnson PO Box 925 Jackson, MS 39205-0925 (601) 936-3218 (601) 932-9011 (FAX)
PA*/NA* 25 NM* 27 PE*/NE* 15 NSz 31	Cancer Accident Denta-Care II Whole Life	PB*/NB* 20 PD*/ND* 23 NRz 30	Intensive Care Denta-Care I Group Term Life	
MSK	Colonial Life & Accident Insurance Co.		F/A+ / CP	Chuck Byrd Attn: Mail Stop SC 122 Columbia, SC 29202-1365 (800) 845-7330 ext. 5978 (800) 731-2618 (FAX)
PA*/NA* 63 NM* 60 NRz 69	Cancer Disability/Accident Life	PB*/NB* 78 PD*/ND* 76 NSz 77	Intensive Care Hosp. Income Whole Life	
MSL	Life Investors Insurance of America		F/A / CP	Jim Lites 1020 W Fourth St, Flr 2 Little Rock, AR 72203 (800) 400-3042 ext. 134 (501) 371-3103 (FAX)
PA*/NA* 25 NT* 27 PC*/NC* 16 PD*/ND* 20 NRz 30	Cancer Accident Heart ICU Life	NM* 80 NN*81 NP* 82 NS* 83	Cancer/C-V Accident/C-V Heart/C-V ICU/C-V	
MSN	New York Life Insurance Company		F/A++ / Non CP	Stephen Goldsmith PO Box 500 Minneapolis, MN 55440 (952) 884-4041 (952) 884-2477 (FAX)
NMz 22 NPz 32	Disability Universal Life	NNz 31 NSz 30	Whole Life Term	
MSP	Professional Insurance Company		F/A / CP	Tonya M Oliver PO Box 130015 Raleigh, NC 27605-1015 (800) 730-6487 ext 8271 (919) 786-8889 (FAX)
NM* 25 NN* 27 NSz 30	Cancer Accident Term	PB*/NB* 21 NRz 34 NTz 32	Hospital Income Term Life Whole Life	
MSQ	Prepaid Legal Services		N/ILOC / Non CP	Mark Riches 4660 Mirandy Rd Cookeville, TN 38506 (931) 537-2230 (931) 537-2270 (FAX)
NM* 99	Pre-Paid Legal			
MSS	MS of A Dent-All Plan, Inc.		N/ILOC / CP	Barbara Auge PO Box 1418 Tomball, TX 77377-1418 (800) 999-5842 (281) 351-2786 (FAX)
PA*/NA* 23	Dental/Eye/Chiropractic/Vit amin/Hearing Aid/24-hr Nurse Hotline			
MSYG	State Employees Group Benefits		-/- / Non CP	Ray Harrison PO Box 44036 Baton Rouge, LA 70804 (225) 925-3739 (225) 925-6733 (FAX)
NM* 50	Universal Life			